

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
BALTIMORE DIVISION**

In re: EADS, PATRICIA C.

§ Case No. 21-16375

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 10/08/2021. The undersigned trustee was appointed on 10/08/2021.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 182,320.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>5,530.37</u>
Administrative expenses	<u>32,430.50</u>
Bank service fees	<u>558.64</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>77,673.38</u>
Exemptions paid to the debtor	<u>11,000.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 55,127.11</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/20/2022 and the deadline for filing governmental claims was 04/06/2022. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$7,399.30. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$7,399.30, for a total compensation of \$7,399.30². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$436.56 for total expenses of \$436.56².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/02/2022

By: /s/ Marc H. Baer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 21-16375

Case Name: EADS, PATRICIA C.

Trustee Name: (400090) Marc H Baer

Date Filed (f) or Converted (c): 10/08/2021 (f)

§ 341(a) Meeting Date: 11/16/2021

For Period Ending: 11/02/2022

Claims Bar Date: 02/20/2022

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1* 6005 Twilight Court, Baltimore, MD 21206, Baltimore County County (See Footnote)	235,845.00	224,845.00		182,320.00	FA
2 Household goods and furnishings	800.00	500.00		0.00	FA
3 TV; cell phone	200.00	0.00		0.00	FA
4 dresses; pants; shoes; blouses; coats	500.00	0.00		0.00	FA
5 rings	600.00	600.00		0.00	FA
6 Checking account: Checking account Wells Fargo	223.70	223.70		0.00	FA
7 Checking account: Checking account Capital One	2.52	2.52		0.00	FA
8 Savings account: Savings account Wells Fargo	13.63	13.63		0.00	FA
9 Retirement account: Retirement account	1,000.00	0.00		0.00	FA
9 Assets Totals (Excluding unknown values)	\$239,184.85	\$226,184.85		\$182,320.00	\$0.00

RE PROP# 1 Amended Exemption filed 12/15/21

Major Activities Affecting Case Closing:

11/19/21-Liquidate 6005 Twilight Court, Baltimore, MD 21207
8/1/22-Accountant to draft tax return, review claims and draft TFR.
11/19/21-Draft Bar date request, Application to Employ Attorney. Letter to co-owner of 6005 Twilight Court, Baltimore, MD 21207
12/6/21-Second letter to co-owner
12/31/21-Draft Complaint to Sell
1/5/22-Filed Complaint to Sell
8/1/22-Report of Sale filed

Initial Projected Date Of Final Report (TFR): 12/31/2022

Current Projected Date Of Final Report (TFR): 12/31/2022

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 21-16375

Trustee Name:

Marc H Baer (400090)

Case Name: EADS, PATRICIA C.

Bank Name:

Metropolitan Commercial Bank

Taxpayer ID #: **-***5516

Account #:

*****4416 Checking

For Period Ending: 11/02/2022

Blanket Bond (per case limit): \$3,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/31/22		COMMERCE TITLE COMPANY, INC.	SALE PROCEEDS		144,359.13		144,359.13
	{1}		Gross Sale Amount \$182,320.00	1110-000			
			HOA proration 7/27/22 to 8/1/22 \$14.79	2820-000			
			County taxes 7/1/22 to 7/27/22 -\$272.54	2820-000			
			Water proration 6/14/22 to 7/27/22 -\$12.63	2820-000			
			Commission -\$10,320.00	3610-000			
			Administrative Fee -\$295.00	3620-000			
			Open Water to Director of Finance -\$512.60	2820-000			
			HOA liens payoff to Nites, Barton & Wilmer, LLP -\$3,942.52	2820-000			
			MD Tax Lien Payoff to Comptroller of MD -\$17,090.00	2820-000			
			Judgment Payoff to Bernstein & Feldman PA -\$5,530.37	4210-000			
08/01/22		To Account #*****0351	Co-owner net proceeds	9999-000		72,179.57	72,179.56
08/02/22		Correcting Entry for Reversal of Transfer to Escrow	Correcting Entry for Reversal of Transfer	9999-000		-72,179.57	144,359.13
08/02/22		Correcting Entry for incorrect adjustments	Correcting Entry for incorrect adjustments	9999-000		-144,359.12	288,718.25
08/02/22		Correcting Entry for incorrect adjustments	Correcting Entry for incorrect adjustments	9999-000		-0.20	288,718.45
08/02/22		To Account #*****0351	Escrow funds for non-debtor co-owner	9999-000		72,179.57	216,538.88
08/02/22		Reversal of Transfer	Reversal of Transfer created in error	9999-000		72,179.57	144,359.31
08/02/22		Correcting Entry for Reversal of Transfer	Correcting Entry for Reversal of Transfer	9999-000		72,179.57	72,179.74
08/02/22		Correcting Entry for incorrect adjustments	Correcting Entry for incorrect adjustments	9999-000		0.18	72,179.56
08/07/22	101	PATRICIA C. EADS	DEBTOR'S EXEMPTIONS	8100-002		11,000.00	61,179.56
08/10/22		To Account #*****0351	Escrow funds for non-debtor co-owner	9999-000		5,493.81	55,685.75
09/25/22		To Account #*****4416	closeout transfer	9999-000	77,442.02		133,127.77
09/29/22	102	Sylvia Eads	Co-owner's share of sale proceeds per Order dated September 9, 2022 (Doc. No. 42)	8500-002		77,673.38	55,454.39

Page Subtotals: \$221,801.15 \$166,346.76

Form 2

Exhibit B

Page: 2

Cash Receipts And Disbursements Record

Case No.: 21-16375

Trustee Name: Marc H Baer (400090)

Case Name: EADS, PATRICIA C.

Bank Name: Metropolitan Commercial Bank

Taxpayer ID #: **-***5516

Account #: *****4416 Checking

For Period Ending: 11/02/2022

Blanket Bond (per case limit): \$3,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
09/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		225.12	55,229.27
10/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		102.16	55,127.11

COLUMN TOTALS

221,801.15

166,674.04

\$55,127.11

Less: Bank Transfers/CDs

77,442.02

77,673.38

Subtotal

144,359.13

89,000.66

Less: Payments to Debtors

11,000.00

NET Receipts / Disbursements

\$144,359.13

\$78,000.66

Form 2

Exhibit B

Page: 3

Cash Receipts And Disbursements Record

Case No.: 21-16375

Trustee Name: Marc H Baer (400090)

Case Name: EADS, PATRICIA C.

Bank Name: Metropolitan Commercial Bank

Taxpayer ID #: **-***5516

Account #: *****0351 Escrow Account

For Period Ending: 11/02/2022

Blanket Bond (per case limit): \$3,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
08/01/22		To Account #*****0351	Co-owner net proceeds	9999-000	72,179.57		72,179.57
08/02/22		To Account #*****0351	Escrow funds for non-debtor co-owner	9999-000	72,179.57		144,359.14
08/02/22		Reversal of Transfer	Reversal of Transfer	9999-000	-72,179.57		72,179.57
08/10/22		To Account #*****0351	Escrow funds for non-debtor co-owner	9999-000	5,493.81		77,673.38
08/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		231.36	77,442.02
09/25/22		To Account #*****4416	closeout transfer	9999-000		77,442.02	0.00

COLUMN TOTALS

77,673.38

77,673.38

\$0.00

Less: Bank Transfers/CDs

77,673.38

77,442.02

Subtotal

0.00

231.36

Less: Payments to Debtors

0.00

NET Receipts / Disbursements

\$0.00

\$231.36

Form 2Exhibit B
Page: 4**Cash Receipts And Disbursements Record**

Case No.: 21-16375
Case Name: EADS, PATRICIA C.
Taxpayer ID #: **_***5516
For Period Ending: 11/02/2022

Trustee Name: Marc H Baer (400090)
Bank Name: Metropolitan Commercial Bank
Account #: *****0351 Escrow Account
Blanket Bond (per case limit): \$3,000,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$144,359.13
Plus Gross Adjustments:	\$37,960.87
Less Payments to Debtor:	\$11,000.00
Less Other Noncompensable Items:	\$77,673.38
Net Estate:	\$93,646.62

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****4416 Checking	\$144,359.13	\$78,000.66	\$55,127.11
*****0351 Escrow Account	\$0.00	\$231.36	\$0.00
	\$144,359.13	\$78,232.02	\$55,127.11

Exhibit C
Analysis of Claims Register
Case: 21-16375 PATRICIA C. EADS

Claims Bar Date: 02/20/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
Acct Fee	Larry Strauss, C.P.A. & Associates, Inc. 2310 Smith Avenue Baltimore, MD 21209 <3410-000 Accountant for Trustee Fees (Other Firm)> , 200 8/23/22 order to employ	Administrative 10/20/22		\$2,349.00 \$2,349.00	\$0.00	\$2,349.00
Atty Fee	MARC H. BAER, ESQ., <3110-000 Attorney for Trustee Fees (Trustee Firm)> , 200 12/13/21 Order to employ	Administrative 10/20/22		\$5,850.00 \$5,850.00	\$0.00	\$5,850.00
Court Costs	CLERK U.S. BANKRUPTCY COURT 101 W. LOMBARD STREET 8TH FLOOR BALTO., MD 21201 <2700-000 Clerk of the Court Costs> , 200 Adversary Fee	Administrative 11/01/22		\$350.00 \$350.00	\$0.00	\$350.00
FEE	Marc H Baer 455 Main St. Reisterstown, MD 21136 <2100-000 Trustee Compensation> , 200	Administrative 11/01/22		\$7,399.30 \$7,399.30	\$0.00	\$7,399.30
TE	Marc H. Baer 455 Main St. Reisterstown, MD 21136 <2200-000 Trustee Expenses> , 200	Administrative 10/20/22		\$436.56 \$436.56	\$0.00	\$436.56
9P	Comptroller of the Treasury Compliance Division, Room 409 301 W. Preston Street Baltimore, MD 21201 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570 Valid- priority portion	Priority 12/29/21		\$3,212.00 \$3,212.00	\$0.00	\$3,212.00

Exhibit C
Analysis of Claims Register
Case: 21-16375 PATRICIA C. EADS

Claims Bar Date: 02/20/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
SURPL US	EADS, PATRICIA C. 3 STOCK MILL ROAD, APT 1 BALTIMORE, MD 21208 <8200-000 Surplus Funds Paid to Debtor § 726(a)(6)> , 650	Unsecured 11/01/22		\$0.00 \$10,660.61	\$0.00	\$10,660.61
1	Quantum3 Group LLC as agent for PO Box 2489 Kirkland, WA 98083-2489 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 11/29/21		\$605.17 \$605.17	\$0.00	\$605.17
1I	Quantum3 Group LLC as agent for PO Box 2489 Kirkland, WA 98083-2489 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$0.72	\$0.00	\$0.72
2	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 11/30/21		\$456.08 \$456.08	\$0.00	\$456.08
2I	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$0.54	\$0.00	\$0.54
3	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 11/30/21		\$339.36 \$339.36	\$0.00	\$339.36

Exhibit C
Analysis of Claims Register
Case: 21-16375 PATRICIA C. EADS

Claims Bar Date: 02/20/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
3I	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$0.40	\$0.00	\$0.40
4	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, 28272-1083 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 12/01/21		\$905.64 \$905.64	\$0.00	\$905.64
4I	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, 28272-1083 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$1.07	\$0.00	\$1.07
5	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, 28272-1083 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 12/01/21		\$616.66 \$616.66	\$0.00	\$616.66
5I	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, 28272-1083 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$0.73	\$0.00	\$0.73
6	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 12/03/21		\$1,274.34 \$1,274.34	\$0.00	\$1,274.34

Exhibit C
Analysis of Claims Register
Case: 21-16375 PATRICIA C. EADS

Claims Bar Date: 02/20/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
6I	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$1.51	\$0.00	\$1.51
7	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 12/14/21		\$1,076.84 \$1,076.84	\$0.00	\$1,076.84
7I	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$1.28	\$0.00	\$1.28
8	Seventh Avenue c/o Creditors Bankruptcy Service P.O. Box 800849 Dallas, TX 75380 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 12/17/21		\$177.19 \$177.19	\$0.00	\$177.19
8I	Seventh Avenue c/o Creditors Bankruptcy Service P.O. Box 800849 Dallas, TX 75380 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$0.21	\$0.00	\$0.21
9 Pen	Comptroller of the Treasury Compliance Division, Room 409 301 W. Preston Street Baltimore, MD 21201 <7300-000 Fines, Penalties - § 726(a)(4)> , 630 Valid -Penalty portion	Unsecured 12/29/21		\$435.00 \$435.00	\$0.00	\$435.00

Exhibit C
Analysis of Claims Register
Case: 21-16375 PATRICIA C. EADS

Claims Bar Date: 02/20/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
9 PenI	Comptroller of the Treasury Compliance Division, Room 409 301 W. Preston Street Baltimore, MD 21201 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$0.52	\$0.00	\$0.52
9PI	Comptroller of the Treasury Compliance Division, Room 409 301 W. Preston Street Baltimore, MD 21201 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$3.81	\$0.00	\$3.81
9U	Comptroller of the Treasury Compliance Division, Room 409 301 W. Preston Street Baltimore, MD 21201 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 12/29/21		\$17,820.00 \$17,820.00	\$0.00	\$17,820.00
9UI	Comptroller of the Treasury Compliance Division, Room 409 301 W. Preston Street Baltimore, MD 21201 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$21.14	\$0.00	\$21.14
10	Ashley Funding Services, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 02/08/22		\$142.00 \$142.00	\$0.00	\$142.00
10I	Ashley Funding Services, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$0.17	\$0.00	\$0.17

Exhibit C
Analysis of Claims Register
Case: 21-16375 PATRICIA C. EADS

Claims Bar Date: 02/20/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
11	Premier Bankcard, LLC PO Box 772813 Chicago, IL 60677-2813 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 02/14/22		\$988.09 \$988.09	\$0.00	\$988.09
11I	Premier Bankcard, LLC PO Box 772813 Chicago, IL 60677-2813 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 11/01/22		N/A \$1.17	\$0.00	\$1.17
Case Total:					\$0.00	\$55,127.11

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 21-16375

Case Name: PATRICIA C. EADS

Trustee Name: Marc H Baer

Balance on hand: \$ 55,127.11

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 55,127.11

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Marc H Baer	7,399.30	0.00	7,399.30
Trustee, Expenses - Marc H. Baer	436.56	0.00	436.56
Attorney for Trustee Fees - MARC H. BAER, ESQ.	5,850.00	0.00	5,850.00
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00
Accountant for Trustee Fees (Other Firm) - Larry Strauss, C.P.A. & Associates, Inc.	2,349.00	0.00	2,349.00

Total to be paid for chapter 7 administrative expenses: \$ 16,384.86Remaining balance: \$ 38,742.25

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 38,742.25

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$3,212.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9P	Comptroller of the Treasury	3,212.00	0.00	3,212.00

Total to be paid for priority claims: \$ 3,212.00
 Remaining balance: \$ 35,530.25

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$24,401.37 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group LLC as agent for	605.17	0.00	605.17
2	LVNV Funding, LLC	456.08	0.00	456.08
3	MERRICK BANK	339.36	0.00	339.36
4	Capital One Bank (USA), N.A.	905.64	0.00	905.64
5	Capital One Bank (USA), N.A.	616.66	0.00	616.66
6	Midland Credit Management, Inc.	1,274.34	0.00	1,274.34
7	Midland Credit Management, Inc.	1,076.84	0.00	1,076.84
8	Seventh Avenue	177.19	0.00	177.19
9U	Comptroller of the Treasury	17,820.00	0.00	17,820.00
10	Ashley Funding Services, LLC	142.00	0.00	142.00
11	Premier Bankcard, LLC	988.09	0.00	988.09

Total to be paid for timely general unsecured claims: \$ 24,401.37
 Remaining balance: \$ 11,128.88

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims:	\$	0.00
Remaining balance:	\$	<u>11,128.88</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$435.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 100.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9 Pen	Comptroller of the Treasury	435.00	0.00	435.00

Total to be paid for subordinated claims:	\$	435.00
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Remaining balance:	\$	<u>10,693.88</u>
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To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.09% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$33.27. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$10,660.61.